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PATENT
Attorney Docket No.: 040246-000100US

TOWNSEND and TOWNSEND and CREW LLP

By: /Joni E. Peterson/
Joni E. Peterson

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Ihab Shraim et al.

Application No.: 10/709,398

Filed: May 2, 2004

For: ONLINE FRAUD SOLUTION

Customer No.: 20350

Confirmation No. 3397

Examiner: Tamara Teslovich

Technology Center/Art Unit: 2137

AMENDMENT

Via EFS-Web

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment mailed December 10, 2008 and the Office Action mailed March 13, 2008, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 21 of this paper.